

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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IN RE: Ronald W. Livers	:	<b>CHAPTER 13</b>
xxx-xx-6042	:	
Adriane M. Livers	:	
xxx-xx-6983	:	<b>CASE NO.10-16633MDC</b>
413 Tudor Road	:	
Collegeville, Pa 19426	:	
	:	
Debtors	:	
	:	

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**DEBTORS' SECOND AMENDED CHAPTER 13 PLAN**

1. The future earnings of the Debtors are submitted to the supervision and control of the Trustee and the debtor shall pay the Trustee the sum of:

\$ 370.00 per month for a period of 6 months, commencing on or about September 6, 2010; and thereafter

\$ 643.30 per month for a period of 54 months; for a total of:

\$ 36,958.20 over a period of 60 months

2. From the payment so received, the Trustee shall make distributions in the following order of payment:

(a) To the Standing Trustee, his costs, expenses and commissions in accordance with certain statutes, then

(b) To the Attorney for the Debtors, in the sum of \$1,200.00 or such sum as is allowed by the Court, upon application duly made and order entered, then

(c) For or on account of administration expenses provided for under the Code or allowed by the Court, then

(d) To the Priority Creditors of the Debtors, full payment in deferred cash payments, of all claims entitled to priority under § 507 of the U.S. Bankruptcy Code. N/A

(e) To the secured creditors of the Debtors, as follows:

Beneficial Consumer Discount Company (Mortgage Arrears) \$60.00 per Claim No. 2;

Montgomery County Tax Claim Bureau, \$5,508.08 (Real Estate Taxes) per Claim No. 4;

HSBC Bank Nevada NA, secured claim \$212.50 per Claim No. 6;

Perkiomen Valley School District, \$5,123.47 (Real Estate Taxes) per Claim No. 17;

**TOTAL SECURED CLAIMS PAID IN PLAN: \$10,904.05.**

All other secured claims shall be paid outside of the Plan per original contract terms.

(f) Subsequent to with dividends to secured creditors, dividends to unsecured creditors whose claims are timely filed, and duly allowed as follows: Pro Rata

3. The following executory contracts are rejected: None

4. The following executory contracts are assumed: None

5. The amount of a creditor's claim shall be fixed by the sum set forth in the Plan (as a percentage of the total amount to be paid through the plan). In absence of an objection, and if the Plan is confirmed, this amount shall constitute a finding as to the arrears owed.

6. Title to the debtor's property shall revert in the debtor on confirmation of the Plan/ upon dismissal of the case after confirmation pursuant to the Bankruptcy Act.

Dated: March 2, 2011

/s/Ronald W. Livers

Ronald W. Livers, Debtor

/s/Adriane M. Livers

Adriane M. Livers, Co-debtor

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